

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/4/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Renee Willard
280 East Main Street
Apt 12A
Rockaway, NJ 07866

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-9038 (Renee Willard)

United States Bankruptcy Judge:
Honorable Morris Stern

Attorney for Debtor(s) (name and address):
Ira A. Cohen
3155 Route 10
Suite 211
Denville, NJ 07834
Telephone number: (973) 328-4900

Trustee:
Charles M. Forman
Forman, Holt Eliades & Ravin LLC
80 Route 4 East
Paramus, NJ 07652
Telephone number: (201) 845-1000
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **August 31, 2009**

Time: **01:30 PM**

Location: **Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:

10/30/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Telephone number: 973-645-4764

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:
8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: **8/5/09**

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

Certificate of Service Page 3 of 5

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

CERTIFICATE OF NOTICEDistrict/off: 0312-2
Case: 09-30351User: dgillman
Form ID: b9aPage 1 of 2
Total Noticed: 33

Date Rcvd: Aug 05, 2009

The following entities were noticed by first class mail on Aug 07, 2009.

db +Renee Willard, 280 East Main Street, Apt 12A, Rockaway, NJ 07866-3628
 aty +Ira A. Cohen, 3155 Route 10, Suite 211, Denville, NJ 07834-3430
 tr +Charles M. Forman, Forman, Holt Eliades & Ravin LLC, 80 Route 4 East, Paramus, NJ 07652-2647
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
 509909181 +ANIMAL CLINIC OF MORRIS PLA, 3009 ROUTE 10, MORRIS PLAINS, NJ 07950-1207
 509909183 +BANK OF AMERICA, C/O COLLECTCORP, PO BOX 101928, DEPT 4947A, BIRMINGHAM, AL 35210-6928
 509909184 +BANK OF AMERICA, PO BOX 25118, TAMPA, FL 33622-5118
 509909185 +CHASE BANK/FIRST USA, C/O UNITED COLLECTION, 5620 SOUTHWYCK BLVD, SUITE 206, TOLEDO, OH 43614-1501
 509909186 +CHILDRENS PLACE/CITIBANK, C/O LTD FINANCIAL SERVICES, SUITE 1600, 7322 SOUTHWEST FREEWAY, HOUSTON, TX 77074-2053
 509909187 +DAVID ELEFANT, 300 WEST MAIN STREET, ROCKAWAY, NJ 07866-3309
 509909189 +EINHORN HARRIS, PO BOX 3010, DENVILLE, NJ 07834-3010
 509909190 +FEDEX, ABC/AMEGA, 1100 MAIN STREET, BUFFALO, NY 14209-2308
 509909192 +FIA CARD SERVICES/TARGET, C/O FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609
 509909193 +FIRST USA BANK, CHASE MANHATTEN BANK, C/O CREDITORS INTERCHANGE, 80 HOLTZ DRIVE, BUFFALO, NY 14225-1470
 509909195 +GE CAPITAL-BEBE STORES, C/O LVNV FUNDING LLC, REDLINE RECOVERY SERVICES, 2350 N. FOREST RD, STE 31B, GETZVILLE, NY 14068-1398
 509909194 +GE CAPITAL/LVNV FUNDING, C/O AMERICAN CORADIUS INTL, PO BOX 505, LINDEN, MI 48451-0505
 509909196 +HSBC RETAIL BEST BUY, C/O JOHN P. FRYE, PO BOX 13665, ROANOKE, VIRGINIA 24036-3665
 509909197 +J CREW, C/O STOKES & CLINTON, PO BOX 991801, MOBILE, AL 36691-8801
 509909198 +JESSE A. SILVERMAN, MD, 16 POCONO ROAD, DENVILLE, NJ 07834-2901
 509909200 +LEE SIMS, 743 BERGEN AVENUE, JERSEY CITY, NJ 07306-4795
 509909201 +LOWES VISA PLATINUM, C/O RELINE RECOVERY SERVICES LLC, 6201 BONHOMME ST, SUITE 100S, HOUSTON, TX 77036-4379
 509909203 +LVNV FUNDING LLC/GE CAP, C/O LEADING EDGE RECOVERY, 5440 N CUMBERLAND AVE, SUITE 300, CHICAGO, ILL 60656-1486
 509909199 +Laboratory Corporate of America, PO Box 2240, Burlington, Vt 27216-2240
 509909204 +ROCKAWAY DENTAL ASSOC, 20 UNION STREET, ROCKAWAY NJ 07866-3051
 509909205 +Ronald Korn, Village Green & Rockaway Terr Apts, 301 East Hanover Avenue, Morristown, NJ 07960-4098
 509909206 +SOVEREIGN BANK, SAFE BOX MA1 MB3 02-12, PO BOX 841001, BOSTON, MA 02284-1001
 509909207 +TARGET NATIONAL BANK, C/O FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUHT, AMHERST, NY 14228-3609
 509909208 +UMCC, 3175 Route 10 East, Suite 500, Denville, NJ 07834-3520
 509909209 +VERIZON WIRELESS, PO BOX 4003, ACWORTH, GA 30101-9004

The following entities were noticed by electronic transmission on Aug 05, 2009.

tr +EDI: QCMFORMAN.COM Aug 05 2009 18:03:00 Charles M. Forman, Forman, Holt Eliades & Ravin LLC, 80 Route 4 East, Paramus, NJ 07652-2647
 509909182 +EDI: ARROW.COM Aug 05 2009 17:58:00 Arrow Financial Services, 5996 W. Touhy Avenue, Niles, Ill 60714-4610
 509909184 +EDI: BANKAMER2.COM Aug 05 2009 17:58:00 BANK OF AMERICA, PO BOX 25118, TAMPA, FL 33622-5118
 509909191 +EDI: BANKAMER.COM Aug 05 2009 17:58:00 FIA CARD SERVICES, PO BOX 15026, WILMINGTON, DE 19850-5026
 509909202 +EDI: RESURGENT.COM Aug 05 2009 18:03:00 LVNV Funding LLC, PO BOX 10584, Greenville, SC 29603-0584

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

509909188 DSNB/VISA, OMNI CREDIT SERVICES OF FL, PO BOX 23381

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2
Case: 09-30351

User: dgillman
Form ID: b9a

Page 2 of 2
Total Noticed: 33

Date Rcvd: Aug 05, 2009

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2009

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.